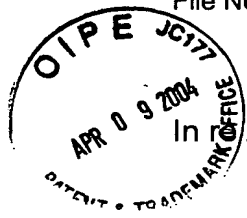


Docket No. 3350-121D  
Client No. Multiple Operating Accounts-D  
File No. 1158.42863X00



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of  
HAMILTON, et al.

:  
: Art Unit: TBD

Serial No: 10/631,970

:  
: Examiner: TBD

Filed: August 1, 2003

For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION  
TECHNIQUE

**PRELIMINARY AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 9, 2004

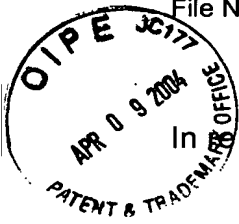
Sir:

Preliminary to examination, please amend the above-identified application as listed  
below and as set forth on the following pages:

**Amendment to the Claims**

**Remarks** are included following the amendments

Docket No. 3350-121D  
Client No. Multiple Operating Accounts-D  
File No. 1158.42863X00



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In Application of :  
HAMILTON, et al. : Art Unit: TBD

Serial No: 10/631,970 :  
: Examiner: TBD

Filed: August 1, 2003 :  
:

For: PAYMENT PROCESSING WITH SELECTION OF A RISK REDUCTION  
TECHNIQUE

**TRANSMITTAL**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

April 9, 2004

Sir:

Transmitted herewith is a Preliminary Amendment in the above-identified application.

☒ No additional fee is required.

☐ Also attached:

The fee (if applicable) has been calculated as shown below:

	NO. OF CLAIMS	HIGHEST PREVIOUSLY PAID FOR	EXTRA CLAIMS	RATE	FEE
Total Claims	22	22	0	x \$18 =	\$0
Independent Claims	3	3	0	x \$86 =	\$0
TOTAL FEE DUE					\$0

Docket No. 3350-121D  
Client No. Multiple Operating Accounts-D  
File No. 1158.42863X00

- ☐ A Credit Card Payment form in the amount of \$0 is attached
- ☒ Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

Respectfully Submitted,

ANTONELLI, TERRY, STOUT & KRAUS, LLP



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SWC/slk